

PATENTS

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Wolzenski, Bernard H., et al.

Serial No.: 09/717,189

Filed: November 21, 2000

Confirmation No.: 9504

Examiner: Graham, C.

Art Unit: 3628

For: Process for Comprehensive Financial and Estate Planning

POST-INTERVIEW AMENDMENT

Sir:

This Post-Interview Amendment includes the entire claim set with all suggested amendments as indicated to the Examiner at the interview on April 3, 2008. At the interview, Applicant responded to the Office Action dated December 13, 2007 and the Examiner indicated that the amended claims were patentable. Please debit deposit account no. 03-1231 for \$1,050.00, or credit or debit deposit account No. 03-1231 if the fee is inadequate.

This Amendment includes:

- (a) Transmittal (1 pg., p. 1)
- (b) Claims (42 pgs., pp. 2 - 43)
- (c) Remarks (1 pg., p. 44)

This amendment corrects an error in the previously submitted claims relative to the deduction of the cost of insurance for the death benefit. Although the cost of insurance is calculated daily in most instances, the charge is pro rated and is deducted monthly. The specification at paragraph 35 states: "The mortality charge represents a pro-rated portion of a monthly charge for the "at risk amount" (i.e., the difference between the life insurance amount and the cash value)." No new matter is added to this case by the new claims and the changes to the previously submitted claims.